

## UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Columbus)

In re Sean D. Crum and Rhonda C. Crum  
DebtorCase No. 11-59679  
Chapter 13**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, NA

Court claim no. (if known): 24

Last four digits of any number you use to identify the debtor's account: 8460

Date of payment change:  
Must be at least 21 days after date of this notice 11/01/2014New total payment:  
Principal, Interest, and escrow, if any \$859.55**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

 No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$669.08 New escrow payment: \$499.33

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

 No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor.     I am the creditor's authorized agent.  
 (Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Lee Gates  
 Vice President

Date 09/11/2014

Print: Lee Gates

Title Vice President

Company JPMorgan Chase Bank, N.A.

Specific Contact Information:

Address Chase Records Center Attn: Correspondence Mail  
 Mail Code LA4-5555 700 Kansas Lane  
 Monroe, LA 71203

Phone: 214-626-9080

Email: Lee.Gates@jpmorgan.com

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Columbus)

Chapter 13 No. 11-59679

Judge: John E. Hoffman Jr.

In re:

Sean D. Crum and Rhonda C. Crum

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on September 11, 2014, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Sean D. Crum  
Rhonda C. Crum  
5400 Patrick Road  
Sunbury, OH 43074

Debtor's Attorney:

Arnold S White  
1335 Dublin Road Suite 201C  
Columbus, OH 43215

Trustee:

Faye D. English  
Chapter 13 Trustee  
10 West Broad Street  
Suite 900  
Columbus, OH 43215-3449

/s/ Lee Gates

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Vice President



Customer Service Center  
Monday - Friday  
Saturday  
Hearing Impaired (TDD)

1-800-848-9136  
8 a.m. - 12 a.m.(ET)  
8 a.m. - 8 p.m.(ET)  
1-800-582-0542



02860 ECA Z 23114 C - BRE ZE  
RHONDA CRUM  
5400 PATRICK RD  
SUNBURY OH 43074-9651

### Escrow: Taxes and Insurance Statement

Loan Number	[REDACTED]
Statement Date	08/19/2014
Review Period	11/2013 to 10/2014
<b>Escrow Shortage</b>	<b>\$459.53</b>

### Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

### Monthly Home Loan Payment

	Current Payment	New Payment Effective 11/01/2014
Principal & Interest	\$360.22	\$360.22
Escrow Account Deposit	\$669.08	\$461.04
Plus: Account Balancer/Shortage	\$0.00	\$38.29
<b>Total Payment Amount</b>	<b>\$1,029.30</b>	<b>\$859.55</b>

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

### Summary

Your escrow account is short \$459.53.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$459.53 short of the minimum required balance of \$0.00 in the next 12 months.

#### You have three options to pay the shortage:

##### Option 1: Pay All of the shortage now.

Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 11/01/14, your monthly mortgage payment will be \$821.26 starting 11/01/14.

##### Option 2: Pay part of the shortage now.

Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.

##### Option 3: Pay nothing now.

The \$459.53 will be divided among the next 12 months. We will add \$38.29 to your monthly mortgage payments. Your new monthly payment will be \$859.55 starting 11/01/14.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼

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RHONDA CRUM

Loan Number [REDACTED]  
Statement Date 08/19/2014  
Escrow Shortage \$459.53

**Important: Please return this coupon with your check.**



CHASE  
PO BOX 9001871  
LOUISVILLE KY 40290-1871

### Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$459.53. I have enclosed a check for:

**Option 1:** \$459.53, the total shortage amount. I understand that if this is received by 11/01/14 my monthly mortgage payment will be \$821.26 starting 11/01/14.

**Option 2:** \$ \_\_\_\_\_, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

**Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

[REDACTED] 313002 00045953 00000000 00000000 00001

## Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.<sup>1</sup>

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$0.00	Your minimum required balance
\$2,617.99	Your estimated lowest account balance for [REDACTED]
<b>\$459.53</b>	<b>Your escrow account shortage</b>

<sup>1</sup>See the "Estimated Escrow Account Activity" chart in this statement.



## Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,029.30. Your mortgage payment includes principal and interest \$360.22 and escrow money \$669.08.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was -\$3,550.62.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

\*Indicates a difference between the estimated and actual amounts.

### This Year: November 2013 to October 2014

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$1,729.36	\$-3,270.27
11/2013	Deposit	\$432.32	\$669.08 *	\$2,161.68	\$-2,601.19
12/2013	Deposit	\$432.32	\$669.08 *	\$2,594.00	\$-1,932.11
01/2014	Deposit Withdrawal - COUNTY TAX	\$432.32 \$1,876.46	\$669.08 * \$1,906.75 *	\$1,149.86	\$-3,169.78
02/2014	Deposit	\$432.32	\$669.08 *	\$1,582.18	\$-2,500.70
03/2014	Deposit Withdrawal - HOMEOWNER IN	\$432.32 \$1,719.00	\$669.08 * \$1,719.00 *	\$2,014.50	\$-3,550.62
04/2014	Deposit Withdrawal - HOMEOWNER IN	\$432.32 \$1,435.00	\$669.08 * \$0.00 *	\$1,011.82	\$-2,881.54
05/2014	Deposit	\$432.32	\$669.08 *	\$1,444.14	\$-2,212.46
06/2014	Deposit Withdrawal - COUNTY TAX	\$432.32 \$1,876.46	\$669.08 * \$1,906.75 *	\$0.00	\$-3,450.13
07/2014	Deposit	\$432.32	\$669.08 *	\$432.32	\$-2,781.05
08/2014	Deposit	\$432.32	\$669.08 *	\$864.64	\$-2,111.97
09/2014	Deposit	\$432.32	\$669.08 E	\$1,296.96	\$-1,442.89
10/2014	Deposit	\$432.32	\$669.08 E	\$1,729.28	\$-773.81
	Total Deposits	\$5,187.84	\$8,028.96		
	Total Withdrawals	\$5,187.92	\$5,532.50		
	Account Balance as of 10/2014				\$-773.81

[Escrow, Taxes and Insurance Statement](#)

Loan Number

08/19/2014

Statement Date

11/2013 to 10/2014

Review Period

Escrow Shortage

\$459.53



02860 ECA Z 23114 C - BRE ZE  
 RHONDA CRUM  
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**Expected Escrow Account Activity**

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$461.04 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of -\$2,617.99 in June 2015 (highlighted below). That is \$459.53 short of your minimum required balance of \$0.00.

**Next Year: November 2014 to October 2015**

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$-773.81
11/2014	Deposit	\$461.04		\$-312.77	
12/2014	Deposit	\$461.04		\$148.27	
01/2015	Deposit Withdrawal - COUNTY TAX	\$461.04 \$1,906.75		\$-1,297.44	
02/2015	Deposit	\$461.04		\$-836.40	
03/2015	Deposit	\$461.04		\$-375.36	
04/2015	Deposit Withdrawal - HOMEOWNER IN	\$461.04 \$1,719.00		\$-1,633.32	
05/2015	Deposit	\$461.04		\$-1,172.28	
06/2015	Deposit Withdrawal - COUNTY TAX	\$461.04 \$1,906.75		\$-2,617.99	
07/2015	Deposit	\$461.04		\$-2,156.95	
08/2015	Deposit	\$461.04		\$-1,695.91	
09/2015	Deposit	\$461.04		\$-1,234.87	
10/2015	Deposit	\$461.04		\$-773.83	
	Total Estimated Deposits	\$5,532.48			
	Total Estimated Withdrawals	\$5,532.50			
	Estimated Account Balance as of October 2015				\$-773.83

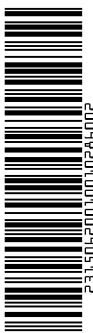
**Expected Escrow Account Payments**

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$1,906.75	January 15	HOMEOWNER IN	\$1,719.00	April 15
COUNTY TAX	\$1,906.75	June 15			

**Total Tax and Insurance Monthly Payment Amount = \$461.04**





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